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COMPANY INFORMATION

BOARD OF DIRECTORS	
Executive Director	: Mr. Ishtiaq Ahmed - Chief Executive Officer
Non-Executive Directors	: Mr. Haroon Iqbal Chairman, Board of Directors Mr. Zafar Asim Mr. Imran Ahmed Javed Mr. Muhammad Naeemuddin Malik Mr. Muhammad Baqar Jafferri
Independent Director	: Mr. Aziz-ul-Haque
Audit Committee	: Mr. Aziz-ul-Haque (Chairman) Mr. Muhammad Naeemuddin Malik (Member) Mr. Haroon Iqbal (Member)
Human Resources & Remuneration Committee	: Mr. Aziz-ul-Haque - Chairman Mr. Haroon Iqbal (Member) Mr. Ishtiaq Ahmed (Member)
Auditors	: Feroze Sharif Tariq & Company Chartered Accountants 4/N/4 Block-6, P.E.C.H.S.,
Company Secretary	: Mr. Muhammad Hanif German
Chief Financial Officer	: Mr. S.M. Raza
Tax Advisor	: Sharif & Co. Advocates
Legal Advisor	: A. K. Brohi & Co. Advocates
Bankers	: Habib Bank Limited Bank Islami Pakistan Limited MCB Bank Limited Bank Al Falah Limited Askari Commercial Bank Limited
Registered Office	: Finance & Trade Centre Block-A, 8th Floor, Shahrah-e-Faisal, Karachi
Shares Registrar & Transfer Agent	: BMF Consultants Pakistan (Private) Limited Anum Estate Building, Room No. 310 & 311, 3rd Floor, 49, Darul Aman Society, Main Shahrah-e-Faisal, adjacent to Baloch Colony Bridge, Karachi 75350, Pakistan.
Factory Office	: G/11, S.I.T.E., Kotri, Sindh, Pakistan.
Website	: www.yousufdewan.com

DEWAN KHALID TEXTILE MILLS LIMITED

DIRECTORS' REPORT

IN THE NAME OF ALLAH; THE MOST GRACIOUS AND MERCIFUL
IF YE GIVE THANKS, I WILL GIVE YOU MORE (HOLY QURAN)

The Board of Directors of your Company is pleased to present unaudited condensed interim financial information for the first quarter ended September 30, 2018 in compliance with the requirements of section 237 of the Companies Act, 2017 and code of corporate governance issued by Securities and Exchange Commission of Pakistan.

Overview

Textile sector being the largest manufacturing sector, which contributes to Foreign Exchange earnings, continued to face distressed and adverse set of circumstances which hampered the operations of several units, accordingly the company has also suspended its operations.

Operating results (Factory Shutdown):

Company's net sales during the current as well as in the comparative period remained nil due to closure of operations. The Company, for the time being, has suspended its manufacturing operations since August 2016 which could not be resumed due to adverse scenario faced by the industry, lesser market demand and working capital constraints.

The condensed interim financial information has been prepared using going concern assumption as the company has approached its lenders for further restructuring of its liabilities, which is in process. Management is hopeful that such revision will be finalized soon which will enable the company to resume its operations.

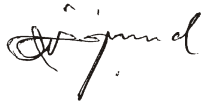
Future Outlook

Management is endeavoring to resume the production of the company as soon as the situation in near future improves, restructuring of the company is finalized and sufficient working capital is provided. However, some initiatives from the government are also needed in order to make the textile industry sustainable by reducing the cost of doing business, especially smooth supply of gas at affordable tariff. Management is endeavoring to resume the production of the company as soon as the situation in near future improves.

Conclusion

In conclusion, we bow beg and pray to Almighty Allah, Rahman-o-Rahim, in the name of our beloved prophet Muhammad (Peace be upon him) for the continued showering of his blessings, Guidance, strength, health and prosperity to us, our company, country and nation, and also pray to Almighty Allah to bestow peace, Harmony, brotherhood and unity in true Islamic spirit to whole of Muslim Ummah; Ameen: Summa Ameen

LO-MY LORD IS INDEED HEARER OF PRAYER (HOLY QURAN)
By and under Authority of the Board of Directors



Ishtiaq Ahmed
Chief Executive Officer



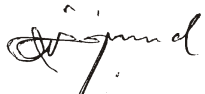
Haroon Iqbal
Chairman Board of Directors

Dated: October 24, 2018

CONDENSED INTERIM STATEMENT OF FINANCIAL POSITION AS AT SEPTEMBER 30, 2018

		September 30, 2018 (Un-Audited)	June 30, 2018 (Audited)
		(Rupees)	
		Notes	
EQUITY AND LIABILITIES			
CAPITAL & RESERVES			
Authorized Share Capital			
	15,000,000 (June 30, 2018: 15,000,000) ordinary shares of Rs. 10/- each	<u>150,000,000</u>	<u>150,000,000</u>
	Issued, subscribed and paid-up capital	96,107,590	96,107,590
	Revenue reserves	(574,300,435)	(561,844,639)
	Revaluation surplus on property plant and equipment (Capital reserve)	475,305,402	480,188,569
		(2,887,443)	14,451,520
NON CURRENT LIABILITIES			
	Long Term Loan	48,221,863	47,268,969
Deferred Liabilities			
	Provision for staff gratuity	17,295,063	17,295,063
	Deferred taxation	139,960,394	148,947,781
		157,255,457	166,242,844
CURRENT LIABILITIES			
	Trade and other payables	181,099,738	184,061,195
	Mark-up accrued on loans	64,849,901	62,933,456
	Short term borrowings	300,130,923	300,130,923
	Unclaimed dividend	334,741	334,741
	Current and over due portion of syndicated long term Loan	104,007,672	104,007,672
	Provision for income tax	6,006,817	6,006,817
		656,429,792	657,474,804
	Contingencies and Commitments	8	--
		<u>859,019,669</u>	<u>885,438,137</u>
ASSETS			
NON CURRENT ASSETS			
	Property, plant and equipments	9	739,717,169
	Long term investment	10	--
	Long term deposits		2,891,075
CURRENT ASSETS			
	Stores, spares and loose tools	15,864,488	18,428,608
	Stock-in-Trade	69,530,284	69,530,284
	Trade debts	2,697,269	8,466,929
	Loans and advances	427,508	427,508
	Short term deposits and other receivables	10,185,522	10,185,522
	Income tax refunds and advances	16,172,126	16,165,214
	Cash and bank balances	1,534,228	1,524,698
		116,411,425	124,728,763
		<u>859,019,669</u>	<u>885,438,137</u>

The annexed notes form an integral part of this condensed interim financial information.



Ishtiaq Ahmed
Chief Executive Officer



S.M. Raza
Chief Financial Officer



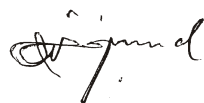
Haroon Iqbal
Chairman Board of Directors

DEWAN KHALID TEXTILE MILLS LIMITED

**CONDENSED INTERIM STATEMENT OF PROFIT OR LOSS (UN-AUDITED)
FOR THE FIRST QUARTER ENDED SEPTEMBER 30, 2018**

	Notes	July - Sept. 2018	July - Sept. 2017
		(Rupees)	
Sales - net		--	--
Cost of sales		<u>(20,480,560)</u>	<u>(25,079,870)</u>
Gross (loss)		<u>(20,480,560)</u>	<u>(25,079,870)</u>
Operating Expenses			
Administrative and general expenses		<u>(2,326,873)</u>	<u>(3,003,840)</u>
		<u>(2,326,873)</u>	<u>(3,003,840)</u>
Operating (loss)		<u>(22,807,433)</u>	<u>(28,083,710)</u>
Finance cost	11	<u>(3,518,917)</u>	<u>(3,952,895)</u>
		<u>(3,518,917)</u>	<u>(3,952,895)</u>
Loss before taxation		<u>(26,326,350)</u>	<u>(32,036,605)</u>
Taxation			
- Current		<u>--</u>	<u>--</u>
- Deferred		<u>4,022,461</u>	<u>4,945,063</u>
		<u>4,022,461</u>	<u>4,945,063</u>
Loss after taxation		<u>(22,303,889)</u>	<u>(27,091,542)</u>
Loss per share - basic and diluted	14	<u>(2.32)</u>	<u>(2.82)</u>

The annexed notes form an integral part of this condensed interim financial information.



Ishtiaq Ahmed
Chief Executive Officer



S.M. Raza
Chief Financial Officer



Haroon Iqbal
Chairman Board of Directors

**CONDENSED INTERIM STATEMENT OF COMPREHENSIVE INCOME (UN-AUDITED)
FOR THE FIRST QUARTER ENDED SEPTEMBER 30, 2018**

	July - Sept. 2018	July - Sept. 2017 (Restated)
	(Rupees)	
(Loss) for the period	(22,303,889)	(27,091,542)
Effect of change in tax rates on balance of revaluation on property, plant and equipment	4,964,926	5,602,998
Total comprehensive (loss) for the period	<u>(17,338,963)</u>	<u>(21,488,544)</u>

The annexed notes form an integral part of this condensed interim financial information.



Ishtiaq Ahmed
Chief Executive Officer



S.M. Raza
Chief Financial Officer



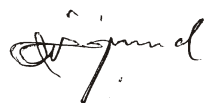
Haroon Iqbal
Chairman Board of Directors

DEWAN KHALID TEXTILE MILLS LIMITED

**CONDENSED INTERIM STATEMENT OF CASH FLOWS (UN-AUDITED)
FOR THE FIRST QUARTER ENDED SEPTEMBER 30, 2018**

	July - Sept. 2018	July - Sept. 2017
	Notes	(Rupees)
CASH FLOW FROM OPERATING ACTIVITIES		
(Loss) before Taxation	(26,326,350)	(32,036,605)
Adjustment for Non-Cash and Other Items:		
Depreciation	18,101,130	20,459,245
Finance Cost	3,518,917	3,952,895
	21,620,047	24,412,140
	(4,706,303)	(7,624,465)
Working Capital Charges		
(Increase) / Decrease in Current Assets		
Stores, spares and loose tools	2,564,120	--
Stock-in-trade	--	6,183,389
Trade debts	5,769,660	6,000
Loans and advances	--	6,956,010
Increase / (Decrease) in Current Liabilities		
Trade creditors, payables and other borrowings	(2,961,457)	1,191,686
	5,372,323	14,337,085
Taxes paid	(6,912)	(12,885)
	(6,912)	(12,885)
Net Cash Inflow/ (Outflow) from Operating Activities	659,108	6,699,735
CASH FLOW FROM INVESTING ACTIVITIES		
Fixed capital expenditure	--	(265,000)
Net Cash Inflow/ (Outflow) from Investing Activities	--	(265,000)
CASH FLOW FROM FINANCING ACTIVITIES		
Finance cost paid	(649,578)	(708,426)
Net Cash Inflow/ (Outflow) from Financing Activities	(649,578)	(708,426)
Net Increase / (Decrease) in Cash and Cash Equivalents	9,530	5,726,309
Cash and cash equivalents at the beginning of the period	(298,606,225)	(298,313,590)
Cash and cash equivalents at the end of the period	12 (298,596,695)	(292,587,281)

The annexed notes form an integral part of this condensed interim financial information.



Ishtiaq Ahmed
Chief Executive Officer



S.M. Raza
Chief Financial Officer



Haroon Iqbal
Chairman Board of Directors

CONDENSED INTERIM STATEMENT OF CHANGES IN EQUITY (UN-AUDITED) FOR THE FIRST QUARTER ENDED SEPTEMBER 30, 2018

Issued, subscribed and paid-up capital	Revenue Reserves		Capital Reserves		Total
	General Reserve	Accumulated Loss	Unrealized gain/(loss) due to change in fair value of investment	Revaluation Surplus on property, plant & equipment	

(Rupees)

Balance as on July 01, 2017 - as reported	96,107,590	135,000,000	(507,399,195)	82,313,616	--	(193,977,989)
Impact of change in accounting policies (Note 5.2)			(49,065,269)	(82,313,616)	519,250,653	387,871,768
						--
Balance as at 1st July 2017 - restated	96,107,590	135,000,000	(556,464,464)	--	519,250,653	193,893,779
Other comprehensive loss for the period:						
Loss for the period	--	--	(27,091,542)	--	--	(27,091,542)
Other comprehensive income for the period	--	--	--	--	5,602,998	5,602,998
	--	--	(27,091,542)	--	5,602,998	(21,488,544)
Transfer to accumulated loss in respect of incremental depreciation - net of tax	--	--	11,006,753	--	(11,006,753)	--
Balance as on September 30, 2017 - restated	96,107,590	135,000,000	(572,549,253)	--	513,846,898	172,405,235
Balance as on July 01, 2018	96,107,590	135,000,000	(696,844,639)	--	480,188,569	14,451,520
Other comprehensive loss for the period:						
Loss for the period	--	--	(22,303,889)	--	--	(22,303,889)
Other comprehensive income for the period	--	--	--	--	4,964,926	4,964,926
	--	--	(22,303,889)	--	4,964,926	(17,338,963)
Transfer to accumulated loss in respect of incremental depreciation - net of tax	--	--	9,848,093	--	(9,848,093)	--
Balance as on September 30, 2018	96,107,590	135,000,000	(709,300,435)	--	475,305,402	(2,887,443)

The annexed notes form an integral part of this condensed interim financial information.



Ishtiaq Ahmed
Chief Executive Officer



S.M. Raza
Chief Financial Officer



Haroon Iqbal
Chairman Board of Directors

DEWAN KHALID TEXTILE MILLS LIMITED

NOTES TO THE CONDENSED INTERIM FINANCIAL INFORMATION - (Un Audited) FOR THE FIRST QUARTER ENDED SEPTEMBER 30, 2018

1 Corporate Information

Dewan Khalid Textile Mills Limited (the Company) was incorporated in Pakistan, as a public limited company on April 03, 1978, under the Companies Act, 1913 (Now the Companies Ordinance, 1984) and its shares are listed in Pakistan Stock Exchange Limited. The registered office of the company is located at Finance & Trade Center, Block A, 8th Floor, Shahrah-e-Faisal, Karachi, Pakistan; while its manufacturing facilities are located at G-11, S.I.T.E., Kotri, Sind, Pakistan. The Principal activity of the Company is trading, manufacturing and sale of yarn.

2 Going Concern Assumption

The condensed interim financial information of the company for the period September 30, 2018 reflect that company has sustained a net loss after taxation of Rs.22.304 million (2018: Rs.185.045 million) and as of that date company's negative reserves of Rs. 574.300 million which have eroded its equity. Further the company's short term borrowing facilities have expired and not been renewed. Company defaulted in repayment of its restructured liabilities due to liquidity crunch faced by the Company due to lesser market demand and adverse factors being faced by the overall textile industry in the country. As a result the Company, for the time being, has suspended its manufacturing operations since August 2016. Accordingly, the entire restructured liabilities along with markup eligible for waiver have become immediately repayable. These conditions indicate the existence of material uncertainty which may cast significant doubt about the company's ability to continue as a going concern, therefore the company may not be able to realize its assets and discharge its liabilities during the normal course of business.

The condensed interim financial information has been prepared on going concern assumption as the Company approached its lenders for further restructuring of its liabilities which is in process. Company is hopeful that such restructuring will be effective soon and will further streamline the funding requirements of the Company which will ultimately help the management to resume the operations with optimum utilization of production capacity. As the conditions mentioned in the foregoing paragraph are temporary and would reverse therefore the preparation of The condensed interim financial information using going concern assumption is justified.

3 Basis of preparation

3.1 This condensed interim financial information has been prepared in accordance with the accounting and reporting standards as applicable in Pakistan for interim financial reporting with the exception of departure of IFRS as mentioned in note 11, for which the management concludes that provisioning of mark up would conflict with the objectives of the financial statements.. The accounting and reporting standards as applicable in Pakistan for interim financial reporting comprise of:

- International Accounting Standard (IAS) 34, Interim Financial Reporting, issued by the International Accounting Standards Board (IASB) as notified under the Companies Act, 2017; and
- Provisions of and directives issued under the Companies Act, 2017

Where the provisions of and directives issued under the Companies Act, 2017 differ with the requirements of IAS 34, the provisions of and directives issued under the Companies Act, 2017 have been followed.

3.2 This condensed interim financial information is presented in Pakistani Rupees which is also the Company's functional currency and all financial information presented has been rounded off to the nearest rupee except otherwise stated.

3.3 This condensed interim financial information does not include all of the information required for full annual financial statements and should be read in conjunction with the annual financial statements as at and for the year ended June 30, 2018.

4 Estimates, Judgements and Financial Risk Management

4.1 In preparing of this condensed interim financial information, management make judgements, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets and liabilities, incomes and expenses. Actual results may differ from these estimates.

4.2 The significant judgements made by management in applying the Company's accounting policies and the key sources of estimation uncertainty were the same as those applied to the annual audited financial statements as at and for the year ended June 30, 2018.

5 Significant Accounting Policies

5.1 The accounting policies and methods of computation adopted in the preparation of this condensed interim financial information are the same as those applied in the preparation of annual audited financial statements of the Company as at and for the year ended June 30, 2018. Amendments to certain existing standards and interpretations on approved accounting standards effective during the period were not relevant to the Company's operations and did not have any significant impact on the accounting policies of the Company.

5.2 Change in accounting policies

During the financial year ended June 30, 2018 Company has changed its accounting policies for investment in associated company and revaluation surplus on property, plant and equipment. The detailed impacts of the said change in accounting policies have been given in the annual financial statements of the Company for the year ended June 30, 2018. The comparative figures in statement of comprehensive income and statement of changes in equity have been restated due to same.

	Sept. 30, 2018	June 30, 2018
	(Rupees)	
6 RESERVES		
Revenue reserves		
General reserves	135,000,000	135,000,000
Accumulated losses	(709,300,435)	(696,844,639)
Capital reserve		
Revaluation surplus on property, plant and equipment	475,305,402	480,188,569
	<u>(98,995,033)</u>	<u>(81,656,070)</u>
7 Long term loan		
Sponsor loan, Un secured, interest free- at amortized cost	48,221,863	47,268,969
	<u>48,221,863</u>	<u>47,268,969</u>
8 Contingencies and Commitments		
There is no material change in the contingencies and commitments since the last audited financial statements for the year ended June 30, 2018.		
9 Property, Plant & Equipments		
Operating Fixed Assets	9.1 739,717,169	757,818,299
	<u>739,717,169</u>	<u>757,818,299</u>
9.1 Operating Fixed Assets		
Opening written down value	757,818,299	839,808,014
Additions during the period (Factory equipment)	--	265,000
Depreciation during the period / year	(18,101,130)	(82,254,715)
Closing written down value	<u>739,717,169</u>	<u>757,818,299</u>

DEWAN KHALID TEXTILE MILLS LIMITED

	Sept. 30, 2018	June 30, 2018
10 Long term investment		
Investment in associate	(Rupees)	
Dewan Salman Fibre Limited	--	--
10.1	Associate is an entity over which the Company has significant influence but no control. Company's investee company is considered to be its associate by virtue of common directorship, member of Yousuf Dewan Companies and its ownership interest of 8.81% in investee company.	
10.2	Investment in Dewan Salman Fibre Limited - at equity method	
Number of shares held	32,279,849	32,279,849
Cost of investment (Rupees)	40,000,000	40,000,000
Fair value of investment (Rupees)	28,406,267	28,406,267
Ownership interest	8.81%	8.81%

10.3 Investment in associated company was made in accordance with the requirement of then effective Companies Ordinance, 1984. As the Company's share of losses exceed its interest in the associate, the Company has discontinued recognising its share of further losses. Market value is based on last available quoted price as of February 19, 2018.

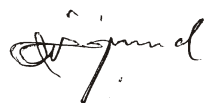
11 Finance Cost

The company has not provided the markup on long term and short term borrowings from certain banks for the year amounting to Rs. 5.922 million (Up to June 30, 2018: Rs. 385.233 million) in respect of borrowings of certain banks who have not yet accepted the restructuring proposal. The Management of the company is quite hopeful that these banks will also accept restructuring proposal in near future. Had the provision been made the loss for the period would have been higher by Rs.5.922 million and accrued mark-up would have been higher and shareholders' equity would have been lower by Rs. 391.155 million. The said non provisioning is departure from the requirement of IAS 23- 'Borrowing Costs'.

	Sept. 30, 2018	Sept. 30, 2017
12 Cash and Cash Equivalents		
Cash and Bank Balances	1,534,228	8,751,644
Short term Borrowings	(300,130,923)	(301,338,925)
	<u>(298,596,695)</u>	<u>(292,587,281)</u>
13 Related Party Transactions		
Provident Fund Contribution	159,996	237,010
14 Loss Per Share -Basic and diluted		
Net (Loss) for the period	(22,303,889)	(27,091,542)
Number of ordinary shares	9,610,759	9,610,759
(Loss) Per Share - Basic and diluted (Rs.)	<u>(2.32)</u>	<u>(2.82)</u>

15 Date of Authorization for issue

This Interim Condensed Financial Information was authorized for issue on October 24, 2018 by the Board of Directors of the Company.



Ishtiaq Ahmed
Chief Executive Officer



S.M. Raza
Chief Financial Officer



Haroon Iqbal
Chairman Board of Directors

ڈائریکٹرز رپورٹ

محترم شیئر ہولڈرز،
السلام علیکم،

آپ کی کمپنی کے بورڈ آف ڈائریکٹرز کی میٹنگ، 2017 کی دفعہ 237 اور سیکورٹی اینڈ کنٹریکٹ کمیشن آف پاکستان کے جاری کردہ کوڈ آف کارپوریٹ گورننس کے تحت 30 ستمبر 2018ء کو تمام ہونے والی پہلی سہ ماہی کے غیر آڈٹ شدہ عبوری مالیاتی حسابات پیش کر رہے ہیں۔

چائزہ:

ٹیکسٹائل کی صنعت جو کہ وسیع پیداواری شعبہ اور زرمبادلہ کی آمدن میں معاون ہے، مستقل دباؤ کا شکار رہی اور درپیش مختلف حالات مختلف پٹوں کے امور میں رخسار کا باعث رہے۔ نتیجتاً کمپنی نے بھی اپنی پیداوار کو معطل کر دیا ہے۔

مالیاتی نتائج اور کارکردگی: (پیداوار معطل)

کمپنی کی فروخت اس سال اور گزشتہ سال کی پہلی سہ ماہی میں پیداوار معطل ہونے کی وجہ سے صفر رہی۔ کمپنی نے وقتی طور پر اگست 2016ء سے اپنی پیداوار کے عمل کو معطل کر دیا ہے جو کہ صنعت میں ناسامد مشکلات، مارکیٹ میں طلب کی کمی اور کام چلانے کے لیے سرمایہ میں کمی کی وجہ سے ہے۔

مالیاتی حسابات چلتی ہوئی کمپنی کے جاری کردہ امور کے تحت مرتب کئے گئے ہیں کیونکہ کمپنی نے اپنے قرضہ جات کے حوالے سے دوبارہ ترتیب کیلئے قرض خواہوں سے رابطہ کیا ہے جو ان کے زیر غور ہے۔ انتظامیہ کو امید ہے کہ یہ نظر ثانی جلد مکمل ہو جائے گی جس سے کمپنی کو اپنی پیداوار بحال کرنے میں مدد ملے گی۔

مستقبل پر ایک نظر:

انتظامیہ کمپنی کی پیداواری سرگرمیوں کو بحال کرنے کی ہر ممکن کوشش کر رہی ہے جس کا دار و مدار مستقبل کے معاشی حالات پر ہے۔ انتظامیہ جلد ری اسٹرکچرنگ مکمل ہونے کے لئے پر امید ہے تاکہ کمپنی کو کام کرنے کے سرمائے کو فراہمی ہو سکے۔ اس کے علاوہ حکومت کی جانب سے براہ راست اقدامات کی ضرورت ہے تاکہ ٹیکسٹائل کی صنعت کو جاری و ساری رکھا جاسکے بالخصوص قابل برداشت گیس کی قیمتوں اور اس کی سپلائی کو موثر بنانے کیلئے اقدامات کرنے ہو گئے۔ انتظامیہ کمپنی کی پیداواری سرگرمیوں کو بحال کرنے کی ہر ممکن کوشش کر رہی ہے جس کا دار و مدار مستقبل کے معاشی حالات پر ہے۔

اظہار تشکر اور نتیجہ:

آخر میں ہم اللہ تعالیٰ رحمن و رحیم سے دعا کرتے ہیں کہ وہ اپنے حبیب حضرت محمد ﷺ کے طفیل اپنی رحمت، ہدایات اور فضل و کرم ہم پر اسی طرح قائم رکھے جو کہ نہ صرف ہم پر بلکہ ہماری کمپنی اور ہمارے ملک و قوم پر بھی اپنی رحمت نازل کرے، ہم اللہ تعالیٰ سے یہ بھی دعا کرتے ہیں کہ تمام مسلمانوں کے مابین صحیح اسلامی جذبہ، اخوت اور بھائی چارگی پیدا کرے۔ آمین منہ آمین۔

میرا پروردگار یقیناً ہماری دعاؤں کو سنتا ہے۔ (قرآن کریم)

بورڈ آف ڈائریکٹرز کی جانب سے



بارون اقبال

چیئر مین بورڈ آف ڈائریکٹرز



اشفاق احمد

چیف ایگزیکٹو آفیسر

کراچی؛

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